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|---------------------------------|--|-------------------------------|---|
| <i>SERFF Tracking Number:</i> | <i>UTAC-126010037</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Loyal American Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>41915</i> |
| <i>Company Tracking Number:</i> | <i>LOYAL-12-0005</i> | | |
| <i>TOI:</i> | <i>MS06 Medicare Supplement - Other</i> | <i>Sub-TOI:</i> | <i>MS06.000 Medicare Supplement - Other</i> |
| <i>Product Name:</i> | <i>Institutional Advertisement</i> | | |
| <i>Project Name/Number:</i> | <i>Institutional Advertisement/LOYAL-12-0005</i> | | |

Filing at a Glance

Company: Loyal American Life Insurance Company

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|---|------------------------------|----------------------------|
| Product Name: Institutional Advertisement | SERFF Tr Num: UTAC-126010037 | State: ArkansasLH |
| TOI: MS06 Medicare Supplement - Other | SERFF Status: Closed | State Tr Num: 41915 |
| Sub-TOI: MS06.000 Medicare Supplement - Other | Co Tr Num: LOYAL-12-0005 | State Status: Filed-Closed |

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|--|--|-------------------------------|
| Filing Type: Advertisement | Co Status: | Reviewer(s): Stephanie Fowler |
| | Authors: Jackie Cunningham, Melissa MacLaurin | Disposition Date: 01/29/2009 |
| | Date Submitted: 01/28/2009 | Disposition Status: Filed |
| Implementation Date Requested: On Approval | | Implementation Date: |

State Filing Description:

General Information

| | |
|---|---------------------------------------|
| Project Name: Institutional Advertisement | Status of Filing in Domicile: Pending |
| Project Number: LOYAL-12-0005 | Date Approved in Domicile: |
| Requested Filing Mode: | Domicile Status Comments: |
| Explanation for Combination/Other: | Market Type: Individual |
| Submission Type: New Submission | Group Market Size: |
| Overall Rate Impact: | Group Market Type: |
| Filing Status Changed: 01/29/2009 | |
| State Status Changed: 01/29/2009 | Deemer Date: |
| Corresponding Filing Tracking Number: | |
| Filing Description: | |

Enclosed for your review is a copy of the above form. This institutional advertisement is new and does not replace any previously approved forms. Company agents will use the form to promote the public's interest in the Company and its insurance products.

To the best of my knowledge and belief, this submission complies with all statutes, rules and regulations concerning insurance in your state.

SERFF Tracking Number: UTAC-126010037 State: Arkansas
Filing Company: Loyal American Life Insurance Company State Tracking Number: 41915
Company Tracking Number: LOYAL-12-0005
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Institutional Advertisement
Project Name/Number: Institutional Advertisement/LOYAL-12-0005

Company and Contact

Filing Contact Information

Melissa MacLaurin, Compliance Analyst mmaclaurin@gafri.com
11200 Lakeline Blvd Ste 100 (512) 807-4794 [Phone]
Austin, TX 78717

Filing Company Information

Loyal American Life Insurance Company CoCode: 65722 State of Domicile: Ohio
11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Insurance
Company
P.O. Box 559004
Austin, TX 78755-9004 Group Name: State ID Number:
(800) 633-6752 ext. [Phone] FEIN Number: 63-0343428

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation:
Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---------------------------------------|---------|----------------|---------------|
| Loyal American Life Insurance Company | \$25.00 | 01/28/2009 | 25331824 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|---------------|-------------------|-------------------|-----------------------|
| Filed | Stephanie Fowler | 01/29/2009 | 01/29/2009 |

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Disposition

Disposition Date: 01/29/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UTAC-126010037 State: Arkansas
Filing Company: Loyal American Life Insurance Company State Tracking Number: 41915
Company Tracking Number: LOYAL-12-0005
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Institutional Advertisement
Project Name/Number: Institutional Advertisement/LOYAL-12-0005

| Item Type | Item Name | Item Status | Public Access |
|-----------|-----------------------------|-------------|---------------|
| Form | Institutional Advertisement | Filed | Yes |

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Form Schedule

Lead Form Number: LOYAL-12-0005

| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|---------------|-------------|-----------------------------|---------|----------------------|-------------|-----------------------------|
| Filed | LOYAL-12-0005 | Advertising | Institutional Advertisement | Initial | | 0 | LOYAL-12-0005 (1-21-09).pdf |

For Seniors

Medicare Supplement Insurance Life Insurance

At Loyal American Life Insurance Company® (Loyal) our senior products group has provided health and life insurance to the Senior Market since 1961. We know that each customer faces unique challenges and opportunities: budgets, lifestyles, goals, health and other factors that continue to change over time — so we offer a full range of financial tools, and insurance products for seniors and their families. Our service and technology, along with our great insurance products, make us a leader in the industry.

At Loyal we prepare opportunities for seniors.

This brochure is designed as a marketing aid and is not to be construed as a contract.

Neither Loyal American Life Insurance Company nor its agents are connected with or endorsed by Medicare or any government agency. In some states, Medicare Supplement plans are available to persons eligible for Medicare by reason of disability. Premium and benefits vary by plan selected. Plan availability varies by state.



Preparing
OPPORTUNITIES
for Seniors



Loyal American
Life Insurance Company®
P.O. Box 26580
Austin, TX 78755-0580

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

LOYAL-12-0005

1/21/09

LOYAL AMERICAN LIFE INSURANCE COMPANY® (Loyal)

Loyal offers seniors a complete portfolio of health and life products:

- **Medicare Supplement Insurance Policies** – a wide variety of plans to pay expenses not covered by Medicare
- **Life Insurance** to protect and ensure financial legacies

Together with the efforts of Loyal agents and support professionals, these products target the unique opportunities faced by Americans approaching retirement and beyond.

Loyal is committed to providing seniors superior customer service by featuring:

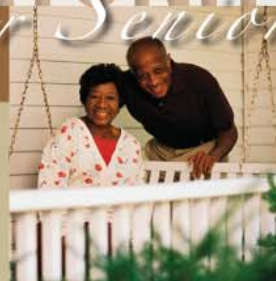
- **Fast Policy Issue** – Medicare Supplements and Senior Life insurance policies are usually issued within two working days after receiving a properly submitted application.
- **Fast Claims Service** – We are among the fastest in the industry, combining talent and technology to process most Medicare Supplement claims within 24 hours. Most claims are handled automatically, with no paperwork required of the policyholder.
- **Dedicated Policy-Owner Support** – You receive excellent support from Loyal's Policy-owner Services Department located at our Austin, Texas office.
- **Direct Home Office Access** – You can contact us during business hours at 800-633-6752.

Our Mission is to provide specialty health insurance, marketed through agents, designed to meet the diverse needs of everyday Americans.

We are committed to developing and delivering innovative products and quality services to our customers.

Loyal American
Life Insurance Company®

Preparing
OPPORTUNITIES
for Seniors



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Rate Information

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